

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security

Assumption of Executory Contract or unexpired Lease

Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Mauro, Kristen L.

Case No.:

25-10978

Judge:

Michael B. Kaplan

Debtor(s)

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: 04/22/2025

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☐ 7b / ☐ 7 c.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☐ 7b / ☐ 7 c.

Initial Debtor(s)' Attorney: /s/ AMC Initial Debtor: /s/ KLM Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay to the Chapter 13 Trustee \$ 965.00 monthly for 57 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$ _____ per month for _____ months; \$ _____ per month for _____ months, for a total of _____ months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

Debtor also receives a payout from inheritance account, which is currently in pay out. Debtor to receive \$15,000.00 per year every May, for next three years. - Debtor pledges that amount each year, for next three years. Total, over three year - \$45,000.00

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering real property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.

☐ If a Creditor filed a claim for arrearages, the arrearages ☐ will / ☐ will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.

e. For debtors filing joint petition:

☐ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: _____ Initial Co-Debtor: _____

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor). (Adequate protection payments to be commenced upon order of the Court.)

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s), pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2,250.00
DOMESTIC SUPPORT OBLIGATION		
New Jersey Division of Taxation	Taxes and certain other debts 11 USC 507(a)(8)	\$9,294.55
IRS	Taxes and certain other debts 11 USC 507(a)(8)	\$2,345.48

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
Midfirst Bank	Debtor's home	\$65,796.75		\$65,796.75	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.
Harbourtown Neighborhood Association	Debtor's home	\$1,991.57		\$1,991.57	
FIG 20, LLC FBO SEC PTY	Debtor's home	\$903.63		\$903.63	

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
					Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☒ Not less than 100 percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Name of Creditor	Basis For Separate Classification	Treatment	Amount to be Paid by Trustee

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) Administrative claims
- 3) Priority claims
- 4) Secured claims
- 5) general unsecured claims
- 6) _____

d. Post-Petition Claims

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: 04/04/2025.

Explain below **why** the plan is being modified:

To modify amounts due to creditors, and change plan to 100%, given significant equity. Also, added priority creditor treatment.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☐ No

Part 10: Non-Standard Provision(s):

Non-Standard Provisions:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: 04/22/2025

/s/ Kristen L. Mauro
Debtor

Date: _____

Joint Debtor

Date: 04/22/2025

/s/ Andrew Carroll
Attorney for the Debtor(s)

In re:
Kristen L Mauro
Debtor

Case No. 25-10978-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Apr 24, 2025

User: admin
Form ID: pdf901

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2025:

Recip ID	Recipient Name and Address
db	+ Kristen L Mauro, 9 Sherwood Drive, Tuckerton, NJ 08087-3313
520594815	#+ Achilles Foot and Ankle, 3974 Springfield Road, Glen Allen, VA 23060-4119
520594819	+ Coastal Imaging, 2605 Shore Rd, Suite 101, Northfield, NJ 08225-2136
520594820	+ EA Health, 12396 World Trade Dr, Suite 303, San Diego, CA 92128-3792
520594821	+ Envision Physician Services, 5495 Belt Line Rd, Suite 200, Dallas, TX 75254-7658
520612234	FIG 20, LLC FBO SEC PTY, PO Box 12225, Newark, NJ 07101-3411
520594822	Hackensack Meridian, 313 Thornall Ave, 08837
520536872	Harbourtown Neighborhood Association,, 1000 Vista Ct, Tuckerton, NJ 08087
520594826	IRS, 1719 NJ-10, Parsippany, NJ 07054
520594825	+ IRS, Attorney General of US, US DOJ, 950 Pennsylvania Avenue, NW, Washington, DC 20503-0001
520536873	+ LOGS Legal Group, 211 Perimeter Center Pkwy, NE Suite 300, Atlanta, GA 30346-1308
520594828	+ Law Office of Richard Kitrick, 830A Radio Road, Little Egg Harbor, NJ 08087-1767
520536874	+ Midfirst Bank, 625 Northwest Grand Boulevard,, Oklahoma City, OK 73118-6032
520618268	+ PLAZA SERVICES, LLC, C/O Fein Such Kahn & Shepard PC, 6 Campus Drive, Suite 304, Parsippany, NJ 07054-4406
520594835	#+ Quality Medical Transport, 761 Atlantic City Blvd, Bayville, NJ 08721-2538
520594836	+ Southern Ocean Health Systems, 1140 Rt. 72, Manahawkin, NJ 08050-2412

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 24 2025 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 24 2025 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520594816	+ Email/PDF: MarletteBKNotifications@resurgent.com	Apr 24 2025 21:20:58	Best Egg, 1523 Concorde Pike, Suite 201, Wilmington, DE 19803-3656
520594817	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Apr 24 2025 20:46:00	Capital One, PO Box 4499, Beaverton, OR 97076-4499
520594818	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Apr 24 2025 21:34:59	Capital One Auto Finance, PO Box 60511, City of Industry, CA 91716-0511
520544293	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 24 2025 21:20:57	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520618388	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 24 2025 21:19:56	Capital One Auto Finance, a division of Capital On, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520536870	Email/Text: bankruptcycourts@equifax.com	Apr 24 2025 20:45:00	Equifax, Attn: Bankruptcy Dept., P.O. Box 740241, Atlanta, GA 30374

District/off: 0312-3

User: admin

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520536871	^	MEBN	Apr 24 2025 20:42:37	Experian, Attn: Bankruptcy Dept., P.O. Box 2002, Allen, TX 75013-2002
520594824		Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 24 2025 20:45:00	IRS, PO Box 7317, Philadelphia, PA 19101-7317
520594827	+	Email/Text: usanj.njbankr@usdoj.gov	Apr 24 2025 20:46:00	IRS in c/o US Attorney, Peter Rodino Building, 970 Broad Street, Suite 700, Newark, NJ 07102-2534
520565240		Email/PDF: resurgentbknofications@resurgent.com	Apr 24 2025 21:33:41	LVNV Funding LLC c/o, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520572273		Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 24 2025 20:53:20	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
520594830	+	Email/Text: Mercury@ebn.phinsolutions.com	Apr 24 2025 20:44:00	Mercury Financial, PO Box 84064, Columbus, GA 31908-4064
520594831	+	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 24 2025 21:06:11	Merrick Bank, PO Box 660203, Dallas, TX 75266-0203
520577091	+	Email/PDF: ais.midfirst.ebn@aisinfo.com	Apr 24 2025 21:20:32	MidFirst Bank, 999 NW Grand Blvd., Oklahoma City, OK 73118-6051
520594833	+	Email/Text: compliance@monarchrm.com	Apr 24 2025 20:44:00	Monarch Recovery Managment, 3260 Tillman Drive, Suite 75, Bensalem, PA 19020-2059
520585623		Email/PDF: resurgentbknofications@resurgent.com	Apr 24 2025 20:55:05	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520594834		Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Apr 24 2025 20:44:00	NJ Division of Taxation, 50 Barracks Street, 9th Floor, PO Box 245, Trenton, NJ 08695
520626517		Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Apr 24 2025 20:44:00	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
520536875	^	MEBN	Apr 24 2025 20:43:13	Transunion, Attn: Bankruptcy Dept., P.O. Box 1000, Crum Lynne, PA 19022

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520594823	*	Harbourtown Neighborhood Association,, 1000 Vista Ct, Tuckerton, NJ 08087
520626512	*	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
520594829	*+	LOGS Legal Group, 211 Perimeter Center Pkwy, NE Suite 300, Atlanta, GA 30346-1308
520594832	*+	Midfirst Bank, 625 Northwest Grand Boulevard,, Oklahoma City, OK 73118-6032

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 26, 2025

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

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Date Rcvd: Apr 24, 2025

Form ID: pdf901

Total Noticed: 37

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Andrew M. Carroll	on behalf of Debtor Kristen L Mauro AndrewCarrollEsq@gmail.com SouthJerseyBankruptcy@gmail.com
Courtney R. Shed	on behalf of Creditor MidFirst Bank cshed@grosspolowy.com ecfnofices@grosspolowy.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4